

PATENT APPLICATION TRANSMITTAL LETTER

A

TO THE ASSISTANT COMMISSIONER OF PATENTS:

508446720
EXPRESS MAIL NO.

Transmitted herewith for filing is the patent application identified as follows:

Inventors: SLATER, Alan

Title: System and Method for Merchant Function Assumption of Internet Checking and Savings Account Transactions

Enclosed are:

29 Sheets of Specification, including 6 sheets of claims and an Abstract
Eight (8) Sheets of Drawings (Figures 1-8)
Declaration and Power of Attorney for Patent Application (Unexecuted)
Transmittal of Application Under 37 CFR 1.41(c)

The filing fee has been calculated as follows:

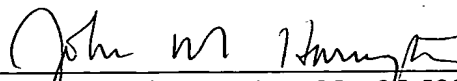
CLAIMS AS FILED			
	Number Filed/Paid For	Number Extra	Rate
BASIC FEE			\$760
TOTAL CLAIMS	48-20	28	\$18
INDEPENDENT CLAIMS	2-3	0	\$78
MULTIPLE DEPENDENT CLAIM PRESENT - NO			\$260
FEE TOTAL			\$1,264

Enclosed is a check in the amount of \$1,264.00 to cover the filing fees. The Commissioner is hereby authorized to charge any additional fees required by this action, or credit any overpayment to Deposit Account No. 11-0855. A duplicate of this sheet is attached for that purpose.

Please address all correspondence and telephone calls in connection with this application to:

George T. Marcou, Esq.
Kilpatrick Stockton LLP
700 13th Street, NW, Suite 800
Washington, DC 20005
(202) 508-5800 (Phone)
(202) 508-5858 (Facsimile)

Dated: 8/27/99


John M. Harrington, Reg. No. 25,592 for
George T. Marcou, Reg. No. 33,014

Kilpatrick Stockton LLP
700 13th Street, NW, Suite 800
Washington, DC 20005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : SLATER, Alan
Serial No. : To be Assigned
Filing Date : Transmitted Herewith
For : System and Method for Merchant Function Assumption
of Internet Checking and Savings Account Transactions

Assistant Commissioner for Patents
Box: PATENT APPLICATION
Washington, D.C. 20231

TRANSMITTAL OF APPLICATION UNDER 37 CFR 1.41(c)

Sir:

The undersigned attorney hereby makes application for U.S. Letters Patent on behalf of Applicant Alan SLATER, whose address and citizenship is as follows:

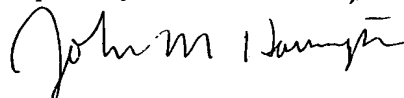
Inventor	Address	Citizenship
SLATER, Alan	10 Jefferson Road East Brunswick, NJ 08816	USA

Applicant claims the benefit, under 35 USC § 119, of U.S. Provisional Application Serial Number 60/098,196 filed August 27, 1998 and U.S. Patent Application Serial No. 09/237,739 filed January 26, 1999.

Please address all correspondence and telephone calls in connection with this application to:

George T. Marcou, Esq.
Kilpatrick Stockton LLP
700 13th Street, NW, Suite 800
Washington, D.C. 20005
(202) 508-5800 (phone)
(202) 508-5858 (facsimile)

Respectfully submitted,



John M. Harrington, Reg. No. 25, 592
for George T. Marcou, Reg. No. 33,014

Date: 8/27/99

KILPATRICK STOCKTON LLP
Kilpatrick Stockton LLP
700 13th Street, NW, Suite 800
Washington, D.C. 20005

EXPRESS MAIL CERTIFICATE

"Express Mail" mailing label number: EM 508 446 720 US

Date of Deposit: August 27, 1999

Type of Document(s): Specification and Abstract;
Six (6) pages of claims;
Eight (8) pages of drawings;
Declaration and Power of Attorney
(Unsigned);
Transmittal of Application Under 37
CFR 1.41(c);
Patent Application Transmittal Letter;
Check in the amount of \$1,264.00;
and
Return postcard

Serial No.: Unassigned

Date Filed: Herewith

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.


Jeanne M. Paoletta-Bald